

Covered Bond Programme (Australia) Monthly Investor Report as at 30 June 2015

Issuer		Fitch	Moody's	
	Unsecured Rating Short Term Long Term	F1+ AA-	P-1 Aa2	
	Secured Rating (Covered Bond)	AAA	Aaa	
	Viability/Financial Strength Rating	aa-	B-	
	Sovereign Rating	AAA	Aaa	

Issuer	Westpac Banking Corporation	Cash Manager	Westpac Securitisation Management Pty Ltd
Seller and Group Guarantor	Westpac Banking Corporation	Administrative Agent	Westpac Securitisation Management Pty Ltd
Covered Bond Guarantor	BNY Trust Company of Australia Limited	CB Swap Provider	Westpac Banking Corporation
Security Trustee	BTA Institutional Services Australia Limited	GI Account Bank	Westpac Banking Corporation
Servicer	Westpac Banking Corporation	Stand-by Account Bank	Westpac Banking Corporation

All amounts in AUD dollars

#### Portfolio Loan Summary

Reporting Date Period Start Date Period End Date Number of Housing Loans Housing Loan Pool Size (AUD\$) Other Assets (Cash/Intercompany Balances) Average Housing Loan Balance (AUD\$) Maximum Housing Loan Balance (AUD\$) Weighted Average Current Loan-to-Value Limit Weighted Average Current Loan-to-Value Ratio (Unindexed) Weighted Average Current Loan-to-Value Ratio (Indexed) Weighted Average Interest Rate (%) Weighted Average Seasoning (months) Weighted Average Term to Maturity (months) Maximum Term to Maturity (months) WAL of cover pool (yrs) - Legal Term to Maturity WAL of outstanding cover bond (yrs) Are construction loans part of the eligible asset? Are ABS allowed in the Cover pool (Yes/No)? Residential Mortgages % of non first lien mortgages in the cover pool % of insured mortgages in the cover pool % of quaranteed loans % of Owner Occupied (Security) % of self certified loans or Low Doc Loans % of ECB eligible assets in cover pool Eligible assets in pool Revenue Receipts for the Period Principal Receipts for the Period

1 Index used: Australian Property Monitor quarterly index

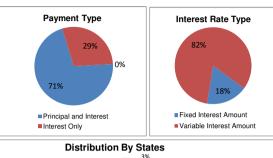
30-Jun-2015 01-Jun-2015 30-Jun-2015 134,232 32,708,891,813 2.291.108.187 243,674 2,000,000 64.01% 60.87% 55.26% 4.72% 57 276 357 23.01 3.37 No No 100.00% 0.00% 12.36% 0.00% 76.64% 0.00% 0.00% 100% 140,078,163 679,754,969

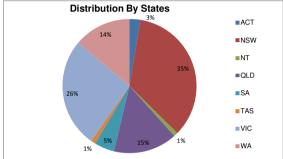


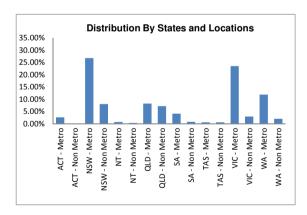
			ALIDA
	verage Test		AUD\$
Α	The lower of:		29,110,727,183
	a) LTV Adjusted Outstanding Principal Balance	32,576,115,714	
	b) Asset Percentage Adjusted Outstanding Principal Balance	29,110,727,183	
В	Principal Receipts		2,291,108,187
С	Unutilised Advances under the Intercompany & Subordinated Loan Accounts		0
D	Aggregate amount of any Substitution Assets & Authorised Investments		0
Z	Negative Carry adjustment		0
	Adjusted Aggregate Loan Amount		31,401,835,371
	AUD equivalent of aggregate Principal Amount Outstanding of Covered Bonds		24,968,115,997
	Excess / (Shortfall) (Amount of Demand Loan)	_	6,433,719,374
	Asset Covered Test Passed		YES
	Asset Percentage		89.0%
Overcollate	eralisation, both of eligible assets and including non eligible assets.		
0 10100.nat	Current Overcollateralisation Percentage (including Demand Loan)		125.77%
	By law		103.00%
	Minimum Contractual		105.26%
	Current Contractual		112.40%
	Demand Loan	<del>-</del>	6,433,719,374
	Demand Loan	<del>-</del>	0,433,719,374
	have French of Paris II Occurred		NO
	Issuer Event of Default Occurred		NO
	Servicer Termination Event		NO
	Pre Maturity Test Breach		NO
	Notice To Pay		NO
	CB Guarantor Event of Default		NO



Portfolio Profile Distribution		Balance	Balance		Number of loans	
		AUD\$	%		%	
Payment Type	B	00 040 740 000 40	74 000/	404.500	75.07	
	Principal and Interest	23,249,743,328.43	71.08%	101,580	75.679	
	Interest Only	9,457,142,516.61	28.91%	32,643	24.329	
	Others	2,005,967.64	0.01%	9	0.019	
	Total by Payment Type	32,708,891,812.68	100.00%	134,232	100.00	
nterest Rate T	ype					
	Fixed Interest Amount	5,724,190,588.23	17.50%	21,443	15.97	
	Variable Interest Amount	26,984,701,224.45	82.50%	112,789	84.03	
	Total by Interest Type	32,708,891,812.68	100.00%	134,232	100.00	
Geographic Dis	stribution					
0 ,	By States					
	ACT	851,531,471.07	2.60%	3,521	2.62	
	NSW	11,378,752,306.93	34.79%	44,429	33.10	
	NT	315,964,357.08	0.97%	1,276	0.95	
	QLD	5,022,872,376.51	15.36%	22,692	16.91	
	SA	1,597,822,024.02	4.88%	8,283	6.17	
	TAS	362,956,222.90	1.11%	2,278	1.70	
	VIC	8,647,909,085.32	26.44%	34,662	25.82	
	WA	4,531,083,968.85	13.85%	17,091	12.73	
	Total by States	32,708,891,812.68	100.00%	134,232	100.00	
	By Location					
	Metropolitan	25,601,955,247.26	78.27%	97,783	72.85	
	Non Metro		21.73%	,	72.03 27.15	
	Total by Geographic Distribution	7,106,936,565.42 32,708,891,812.68	100.00%	36,449 134,232	100.00	
	Total by Geographic Distribution	32,708,891,612.08	100.00 /6	134,232	100.00	
	By States and Location					
	ACT - Metro	851,531,471.07	2.60%	3,521	2.62	
	ACT - Non Metro	0.00	0.00%	0	0.0	
	NSW - Metro	8,755,623,538.73	26.77%	30,596	22.78	
	NSW - Non Metro	2,623,128,768.20	8.02%	13,833	10.3	
	NT - Metro	223,860,641.54	0.68%	862	0.64	
	NT - Non Metro	92,103,715.54	0.28%	414	0.3	
	QLD - Metro	2,690,481,440.61	8.23%	11,593	8.64	
	QLD - Non Metro	2,332,390,935.90	7.13%	11,099	8.27	
	SA - Metro	1,338,157,623.64	4.09%	6,613	4.93	
	SA - Non Metro	259,664,400.38	0.79%	1,670	1.24	
	TAS - Metro	186,104,998.87	0.57%	1,122	0.84	
	TAS - Non Metro	176,851,224.03	0.54%	1,156	0.86	
	VIC - Metro	7,688,288,475.83	23.51%	29,252	21.79	
	VIC - Non Metro	959,620,609.49	2.93%	5,410	4.03	
	WA - Metro	3,867,907,056.97	11.83%	14,224	10.60	
	WA - Non Metro	663,176,911.88	2.03%	2,867	2.14	
	Total by Geographic Distribution	32,708,891,812.68	100.00%	134,232	100.00	

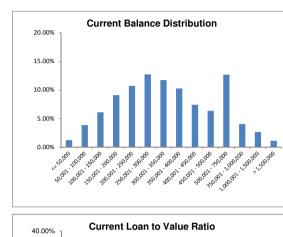


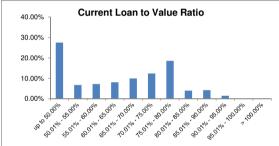


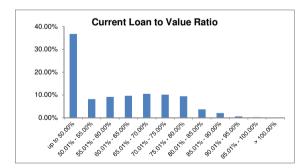




← 50,000         397,438,669,12         1,22%         14,136         10,54           50,001 - 100,000         1,282,510,806,57         3,86%         16,517         12,30           100,001 - 150,000         1,998,916,351,62         6,11%         15,512         11,72           150,001 - 200,000         2,968,752,929,03         9,08%         16,808         12,52           250,001 - 300,000         3,502,476,689,16         10,71%         15,482         11,53           250,001 - 300,000         4,168,448,217,87         12,74%         15,113         11,26           300,001 - 350,000         3,359,557,111,55         10,27%         8,957         6,67           400,001 - 450,000         2,427,485,741,84         7,42%         5,727         4,27           450,001 - 500,000         2,427,485,741,84         7,42%         5,727         4,27           450,001 - 500,000         4,142,639,758,35         12,67%         7,004         5,22           750,001 - 1,100,000         4,142,639,758,35         12,67%         7,004         5,22           750,001 - 1,500,000         84,4590,109,12         2,67%         729         0,54           > 1,500,000         84,439,90,22,39         1,11%         214         0,16 <t< th=""><th></th><th>Balance</th><th colspan="2">Balance</th><th colspan="2">Number of loans</th></t<>		Balance	Balance		Number of loans	
= 50,000 5,001 - 100,000 1,262,510,806,57 3,86% 16,517 12,30 100,001 - 150,000 1,989,916,351,62 200,001 - 250,000 2,986,752,929,03 9,08% 16,808 12,52 200,001 - 250,000 3,550,2476,689,16 10,71% 15,482 11,53 300,001 - 350,000 3,387,773,506,26 11,73% 11,805 385,001 - 400,000 3,389,557,111,55 10,27% 8,957 400,001 - 450,000 2,247,485,741,84 7,42% 450,01 - 500,000 2,247,485,741,84 7,42% 450,001 - 500,000 2,076,565,479,92 450,001 - 750,000 4,142,293,783,95 500,001 - 750,000 4,142,293,783,95 500,001 - 750,000 4,142,293,783,95 500,001 - 750,000 4,142,293,783,95 500,001 - 750,000 4,142,293,783,95 500,001 - 750,000 5,247,385,741,84 5,277 7,004 5,22 750,001 - 1,000,000 1,273,737,419,98 4,069,19,12 2,67% 7,004 5,22 5,150,000 5,43,99,023,91 11,80 7,150,000 5,43,99,023,91 11,80 7,150		AUD\$	%		%	
50,001 - 100,000	Current Loan Balance					
100,001 - 150,000	,				10.54%	
150,001 - 200,000 2,968,752,929,03 2,900,01 - 255,000 3,502,476,689,16 1,071% 1,5482 11,55 250,001 - 300,000 4,168,448,217,87 12,74% 15,113 11,26 300,001 - 350,000 3,837,773,506,265 11,73% 11,805 350,001 - 400,000 3,359,557,111,55 10,27% 450,001 - 500,000 2,427,485,741,184 7,42% 5,727 42,24 450,001 - 450,000 2,427,485,741,184 7,42% 5,727 4,22 450,001 - 500,000 1,227,337,411,84 7,42% 5,727 4,22 450,001 - 500,000 1,227,337,419,88 1,68% 1,556 1,16 1,000,001 - 1,500,000 1,227,337,419,88 1,68% 1,556 1,16 1,000,001 - 1,500,000 364,399,022,39 1,111% 214 0,16  Current Loan To Value Ratio (Unindexed) up to 50,00% 2,208,557,428,15 6,01% - 60,00% 2,208,557,428,15 6,17% 6,01% - 75,00% 2,248,456,003,187,97 2,42% 8,001% 8,973,699,290,44 2,74% 8,866 6,001% - 55,00% 2,248,459,318,79 2,44% 8,066 6,001% - 55,00% 2,248,459,318,79 7,24% 8,866 6,001% - 75,00% 4,036,071,612,52 12,34% 13,386 10,31 7,510% - 80,00% 1,371,42,630,24 9,01% - 85,00% 1,311,42,615,25 4,01% 9,01% - 95,00% 1,314,261,252 1,337 8,01% - 90,00% 1,371,42,610,252 1,234% 1,358 8,01% - 90,00% 1,371,42,610,252 1,371,42,610,252 1,234% 1,359 8,01% - 90,00% 1,371,42,610,252 1,371,42,610,252 1,371,42,610,252 1,371,42,610,252 1,371,42,610,252 1,371,42,610,252 1,371,42,610,252 1,371,42,610,252 1,371,42,610,252 1,371,42,610,252 1,371,42,610,252 1,371,42,610,252 1,371,42,610,252 1,371,434,434 1,454				,	12.30%	
200,001 - 250,000	100,001 - 150,000	1,998,916,351.62		,	11.78%	
250,001 - 300,000 3,837,73,506,26 11,73% 11,805 8,73 350,001 - 400,000 3,839,557,111,55 10,27% 8,957 6,67 400,001 - 450,000 2,427,485,741,84 7,42% 5,727 4,27 450,001 - 500,000 2,076,566,479,82 6,35% 4,372 3,26 500,001 - 750,000 4,142,639,783,35 12,67% 750,001 - 1,000,000 13,27,337,419,98 4,06% 1,1566 1,166 1,000,001 - 1,500,000 87,4590,109,12 2,67% 729 0,55 1,500,000 87,4590,109,12 2,67% 729 0,55 1,11% 214 0,16 1	150,001 - 200,000	2,968,752,929.03	9.08%	16,808	12.52%	
300,001 - 350,000 3,837,773,506,26 11,73% 40,001 - 450,000 3,359,557,111,55 10,27% 450,001 - 500,000 2,427,485,741,84 7,42% 5,727 4,527 450,001 - 500,000 2,076,5863,479,82 6,35% 4,372 3,28 500,001 - 750,000 1,127,337,419,98 4,06% 1,556 1,16 1,000,001 - 1,500,000 364,399,022,39 1,11% 214 0,16 Total Balance Distribution 32,708,891,811,68 100,009 4,009,009 4,009,009,009 4,009,009,009 4,009,009,009 4,009,009,009 4,009,009,009,009 4,009,009 4,009,009 4,009,009 4,009,009 4,009,009 4,009,009 4,009,009 4,009,009 4,009,009 4,009,009 4,009,009 4,009,009 4,009,0	200,001 - 250,000	3,502,476,689.16	10.71%	15,482	11.53%	
350,010 - 400,000 3,359,557,111.55	250,001 - 300,000	4,168,448,217.87	12.74%	15,113	11.26%	
400,001 - 450,000	300,001 - 350,000	3,837,773,506.26	11.73%	11,805	8.79%	
450.001 - 500.000 2,076,565,479,82	350,001 - 400,000	3,359,557,111.55	10.27%	8,957	6.67%	
500,001 - 750,000	400,001 - 450,000	2,427,485,741.84	7.42%	5,727	4.27%	
750.001 - 1,000.000	450,001 - 500,000	2,076,565,479.82	6.35%	4,372	3.26%	
1,000,001 - 1,500,000	500,001 - 750,000	4,142,639,758.35	12.67%	7,004	5.22%	
\$1,50,000   364,399,022.39	750,001 - 1,000,000	1,327,337,419.98	4.06%	1,556	1.16%	
Total Balance Distribution 32,708,891,812.68 100.00% 134,232 100.00  Current Loan To Value Ratio (Unindexed)  up to 50.00% 8,973,699,290.44 27.46% 52,035 38.76  50.01% - 55.00% 2,205,857,428.15 6.74% 8,481 6.32  55.01% - 60.00% 2,369,429,318.79 7.24% 8,866 6.66  60.01% - 65.00% 2,369,429,318.79 7.24% 8,866 6.66  60.01% - 70.00% 3,248,456,032.04 9.93% 11,298 8.42  70.01% - 75.00% 4,036,071,612.52 12,34% 13,836 10.31  75.01% - 80.00% 6,668,704,993.71 18,55% 19,299 14,38  80.01% - 85.00% 1,311,442,615.25 4,01% 4,520 3.37  85.01% - 90.00% 1,378,426,002.24 4,21% 4,649 3.46  90.01% - 95.00% 475,785,73.11 1.45% 1,619 1.21  95.01% - 100.00% 1,525,984.99 0.00% 3 0.00  ≥ 100.00% 0 0.000 0.00% 0 0.00  Total Current Loan To Value Ratio 32,708,891,812.68 100.00% 134,232 100.00  **Current Loan To Value Ratio (Indexed) **  up to 50.00% 2,265,426,157.25 8,12% 9,430 7.03  55.01% - 60.00% 2,2976,190,712.04 9,10% 10,377 7.73  60.01% - 55.00% 3,147,549,966.56 9,62% 10,843 8.06  65.01% - 70.00% 3,4149,357,834,31 10,45% 11,553 8.61  70.01% - 75.00% 3,314,043,058,26 10,13% 11,551 8.46  80.01% - 85.00% 3,314,043,058,26 10,13% 11,551 8.46  80.01% - 85.00% 4,189,917,582.86 3,64% 4,104 3,06  85.01% - 90.00% 174,188,074,555 0.53% 630 0.47  95.01% - 180.00% 174,188,074,555 0.53% 630 0.47  95.01% - 95.00% 174,188,074,555 0.53% 630 0.47  95.01% - 190.00% 144,188,074,555 0.53% 630 0.47  95.01% - 190.00% 144,188,074,555 0.53% 630 0.47  95.01% - 190.00% 144,188,074,555 0.53% 630 0.47  95.01% - 190.00% 144,188,074,555 0.53% 630 0.47  95.01% - 100.00% 144,188,074,555 0.53% 630 0.47  95.01% - 100.00% 144,188,074,555 0.53% 630 0.47  95.01% - 100.00% 144,188,074,555 0.53% 630 0.47  95.01% - 100.00% 144,188,074,555 0.53% 630 0.47  95.01% - 100.00% 144,188,074,555 0.53% 630 0.47  95.01% - 100.00% 144,188,074,555 0.53% 630 0.47  95.01% - 100.00% 144,188,074,555 0.53% 630 0.47  95.01% - 100.00% 144,188,074,555 0.53% 630 0.47  95.01% - 100.00% 144,188,074,555 0.53% 630 0.47  95.01% - 100.00% 144,188,100% 140,00% 134,232 100.00%	1,000,001 - 1,500,000	874,590,109.12	2.67%	729	0.54%	
Current Loan To Value Ratio (Unindexed)  up to 50.00% 50.01% - 55.00% 50.01% - 55.00% 2.205.857.428.15 6.74% 8.481 6.33 55.01% - 60.00% 6.001% - 65.00% 2.369.429.318.79 7.24% 8.866 6.66 6.001% - 65.00% 2.644,493,419.44 8.08% 9.626 7.17 65.01% - 70.00% 3.248,456,032.04 9.93% 11,298 8.42 70.01% - 75.00% 4.036,071,612.52 12.34% 13.836 10.31 75.01% - 80.00% 6.063,704,935.71 18.54% 19.299 14.38 80.01% - 85.00% 1,311,442,615.25 4.01% 4,520 3.37 85.01% - 90.00% 1,378,426,002.24 4.21% 4.649 9.01% - 95.00% 475,785,173.11 1.45% 1,1619 1.21 95.01% - 100.00% 1,525,984.99 0.00 0.00 0.00  Total Current Loan To Value Ratio 32,708,891,812.68 100.00% 10,377 7.73 60.01% - 65.00% 2,965,426,157.25 8.12% 9,430 7.03 7.03 65.01% - 70.00% 3,147,549,965.9 6,963 6,01% - 70.00% 3,147,549,965.9 6,963 6,01% - 70.00% 3,149,357,834.31 10.45% 11,553 8.61 70.01% - 75.00% 3,314,043,058.26 10.13% 11,321 8.43 75.01% - 80.00% 8.001% - 85.00% 1,189,017,582.86 8.04% 4,104 3.06 85.01% - 90.00% 95.00%	> 1,500,000	364,399,022.39	1.11%	214	0.16%	
up to 50.00% 50.01% - 55.00% 50.01% - 55.00% 50.01% - 55.00% 50.01% - 60.00% 2,265,857,428,15 6.74% 8,481 6.32 55.01% - 60.00% 2,369,429,318.79 7.24% 8,866 6.66 60.01% - 65.00% 60.01% - 65.00% 4,264,4493,419.44 8.08% 9,626 7.17 65.01% - 75.00% 4,036,071,612.52 12.34% 11,298 8.44 70.01% - 75.00% 4,036,071,612.52 12.34% 13,836 10.31 75.01% - 80.00% 6,663,704,935.71 18.54% 19,299 14.38 80.01% - 85.00% 1,311,442,615.25 4.01% 4,520 3.37 85.01% - 90.00% 1,378,426,002.24 4.21% 4,649 3.44 90.01% - 95.00% 475,785,173.11 1.45% 1,619 1.21 95.01% - 100.00% 1,1252,994.99 0.00% 2,000 0.00% 100 0.00% 100 0.00% 101 Current Loan To Value Ratio 32,708,891,812.68 100.00% 15.00% 55.00% 2,976,190,712.04 9,10% 65.01% - 65.00% 3,147,549,96.55 60.01% - 65.00% 3,147,549,96.55 60.01% - 65.00% 3,147,549,96.55 60.01% - 65.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 95.00% 55.01% - 90.00% 55.07%, 100.00% 55.	Total Balance Distribution	32,708,891,812.68	100.00%	134,232	100.00%	
up to 50.00% 50.01% - 55.00% 50.01% - 55.00% 50.01% - 55.00% 50.01% - 60.00% 2,265,857,428,15 6.74% 8,481 6.32 55.01% - 60.00% 2,369,429,318.79 7.24% 8,866 6.66 60.01% - 65.00% 60.01% - 65.00% 4,264,4493,419.44 8.08% 9,626 7.17 65.01% - 75.00% 4,036,071,612.52 12.34% 11,298 8.44 70.01% - 75.00% 4,036,071,612.52 12.34% 13,836 10.31 75.01% - 80.00% 6,663,704,935.71 18.54% 19,299 14.38 80.01% - 85.00% 1,311,442,615.25 4.01% 4,520 3.37 85.01% - 90.00% 1,378,426,002.24 4.21% 4,649 3.44 90.01% - 95.00% 475,785,173.11 1.45% 1,619 1.21 95.01% - 100.00% 1,1252,994.99 0.00% 2,000 0.00% 100 0.00% 100 0.00% 101 Current Loan To Value Ratio 32,708,891,812.68 100.00% 15.00% 55.00% 2,976,190,712.04 9,10% 65.01% - 65.00% 3,147,549,96.55 60.01% - 65.00% 3,147,549,96.55 60.01% - 65.00% 3,147,549,96.55 60.01% - 65.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 85.00% 3,147,549,96.55 60.01% - 95.00% 55.01% - 90.00% 55.07%, 100.00% 55.	Current Loan To Value Ratio (Unindexed)					
\$\begin{array}{cccccccccccccccccccccccccccccccccccc		8.973.699.290.44	27.46%	52.035	38.76%	
55.01% - 60.00%				- ,	6.32%	
60.01% - 65.00% 2,644,493,419.44 8.08% 9,626 7.17 65.01% - 70.00% 3,248,456,032.04 9.93% 11,298 8.42 70.01% - 75.00% 4,036,071,612.52 12,34% 13,836 10.31 75.01% - 80.00% 6,063,704,935.71 18.54% 19,299 14.38 80.01% - 85.00% 1,311,442,615.25 4.01% 4,520 3.37 85.01% - 90.00% 1,378,426,002.24 4.21% 4,649 3.46 90.01% - 95.00% 475,7851,773.11 1.45% 1,619 1.21 95.01% - 100.00% 0.00 0.00% 0 0.00%  100.00% 0.00 0.00% 0 1,525,984.99 0.00% 3 0.00  100.00% 0.00 0.00% 0 0.00  Current Loan To Value Ratio (Indexed) *  up to 50.00% 12,032,337,121.46 36.79% 63,151 47.04 50.01% - 55.00% 2,655,426,157.25 8.12% 9,430 7.03 55.01% - 60.00% 3,147,549,966.56 9.62% 10,843 8.08 65.01% - 70.00% 3,3419,357,834.31 10.45% 11,553 8.61 70.01% - 75.00% 3,3419,357,834.31 10.45% 11,553 8.61 70.01% - 75.00% 3,314,043,058.26 10.13% 11,321 8.43 75.01% - 80.00% 3,072,603,511.57 9.39% 10,276 7.66 80.01% - 85.00% 1,189,017,582.86 3.64% 4,104 3.06 85.01% - 80.00% 544,7105.60 0.17% 193 0.14  ≥ 100.00% 544,770.60 0.17% 193 0.14  ≥ 100.00% 544,770.60 0.17% 193 0.14  ≥ 100.00% 544,770.60 0.17% 193 0.14  ≥ 100.00% 55,477,105.60 0.17% 193 0.14  ≥ 100.00% 95.00% 95.00% 95.00%  Total Current Loan To Value Ratio 32,708,891,812.68 100.00% 134,232 100.00					6.60%	
65.01% - 70.00% 70.01% - 75.00% 4.036,071,612.52 12.34% 13,836 10.31 75.01% - 80.00% 4.036,071,612.52 12.34% 13,836 10.31 75.01% - 80.00% 80.01% - 85.00% 1,311,442,615.25 4.01% 4,520 3.37 85.01% - 90.00% 90.00% 1,378,426,002.24 4.21% 4,649 90.01% - 95.00% 1,378,426,002.24 4.21% 4,649 90.01% - 95.00% 1,525,984.99 0.00% 3 0.00 100.00% 1,525,984.99 1,9430 1,0377 1,73 60.01% - 65.00% 1,147,549,966.56 1,62% 1,043 1,057 1,00% 1,057 1,00% 1,057 1,00% 1,058,00% 1,189,017,582.86 1,013% 1,1321 1,843 1,043,058.26 1,013% 1,0276 1,068 1,00%				,	7.17%	
70.01% - 75.00% 4,036,071,612.52 12.34% 13,836 10.31 75.01% - 80.00% 6,063,704,935.71 18.54% 19,299 14.38 80.01% - 85.00% 1,311,442,615.25 4.01% 4,520 3.37 85.01% - 90.00% 1,378,426,002.24 4.21% 4,649 3.46 90.01% - 95.00% 475,785,173.11 1.45% 1,619 1.21 95.01% - 100.00% 7.50				,	8.42%	
75.01% - 80.00%					10.31%	
80.01% - 85.00%				,	14.38%	
85.01% - 90.00% 1,378,426,002.24 4.21% 4,649 3.46 90.01% - 95.00% 475,785,173.11 1.45% 1,619 1.21 95.01% - 100.00% 1,525,984.99 0.00% 3 0.00				,		
90.01% - 95.00% 475,785,173.11 1.45% 1,619 1.21 95.01% - 100.00% 1,525,984.99 0.00% 3 0.00   > 100.00% 0.00 0.00% 0 1.00% 0 1.000    Total Current Loan To Value Ratio 32,708,891,812.68 100.00% 134,232 100.00    Current Loan To Value Ratio (Indexed) **  up to 50.00% 12,032,337,121.46 36.79% 63,151 47.04   55.01% - 55.00% 2,655,426,157.25 8.12% 9,430 7.03   55.01% - 60.00% 2,976,190,712.04 9.10% 10,377 7.73   60.01% - 65.00% 3,147,549,966.56 9.62% 10,843 8.08   65.01% - 70.00% 3,419,357,834.31 10.45% 11,553 8.61   70.01% - 75.00% 3,314,043,058.26 10.13% 11,321 8.43   75.01% - 80.00% 3,072,603,511.57 9.39% 10,276 7.66   80.01% - 85.00% 1,189,017,582.86 3.64% 4,104 3.06   85.01% - 90.00% 646,550,949.91 1.98% 2,259 1.88   90.01% - 95.00% 174,189,074.55 0.53% 630 0.47   95.01% - 100.00% 55,477,105.60 0.17% 193 0.14   > 100.00% 26,149,738.31 0.08% 95 0.07   Total Current Loan To Value Ratio 32,708,891,812.68 100.00% 134,232 100.000						
95.01% - 100.00%				,	1.21%	
No.00%   N				,		
Total Current Loan To Value Ratio         32,708,891,812.68         100.00%         134,232         100.00           Current Loan To Value Ratio (Indexed) *         ***           up to 50.00%         12,032,337,121.46         36.79%         63,151         47.04           50.01% - 55.00%         2,655,426,157.25         8.12%         9,430         7.03           55.01% - 60.00%         2,976,190,712.04         9.10%         10,377         7.73           60.01% - 65.00%         3,419,357,834.31         10.45%         11,553         8.61           70.01% - 75.00%         3,419,357,834.31         10.45%         11,553         8.61           75.01% - 80.00%         3,072,603,511.57         9,39%         10,276         7.66           80.01% - 85.00%         1,189,017,582.86         3.64%         4,104         3.06           85.01% - 90.00%         646,550,949.91         1.98%         2,259         1.88           90.01% - 95.00%         646,550,949.91         1.98%         2,259         1.88           95.01% - 100.00%         55,477,105.60         0.17%         193         0.44           > 100.00%         26,149,738.31         0.08%         95         0.07           Total Current Loan To Value Ratio         32,						
Current Loan To Value Ratio (Indexed) 2  up to 50.00% 12,032,337,121.46 36.79% 63,151 47.04 50.01% - 55.00% 2,655,426,157.25 8.12% 9,430 7.03 55.01% - 60.00% 2,976,190,712.04 9.10% 10,377 7.73 60.01% - 65.00% 3,147,549,966.56 9.62% 10,843 8.08 65.01% - 70.00% 3,419,357,834.31 10.45% 11,553 8.61 70.01% - 75.00% 3,314,043,058.26 10.13% 11,321 8.43 75.01% - 80.00% 3,072,603,511.57 9.39% 10,276 7.66 80.01% - 95.00% 1,189,017,582.86 3.64% 4,104 3.06 85.01% - 90.00% 646,550,949.91 1.98% 2,259 1.68 90.01% - 95.00% 174,188,074.55 0.53% 630 0.47 95.01% - 100.00% 55,477,105.60 0.17% 193 0.14 > 100.00% 26,149,738.31 0.08% 95 0.07 Total Current Loan To Value Ratio 32,708,891,812.68 100.00% 134,232 100.00					100.00%	
up to 50.00%       12,032,337,121.46       36.79%       63,151       47.04         50.01% - 55.00%       2,655,426,157.25       8.12%       9,430       7.03         55.01% - 60.00%       2,976,190,712.04       9.10%       10,377       7.73         60.01% - 65.00%       3,147,549,966.56       9.62%       10,843       8.08         65.01% - 70.00%       3,419,357,834.31       10.45%       11,553       8.61         70.01% - 75.00%       3,314,043,058.26       10.13%       11,321       8.43         75.01% - 80.00%       3,072,603,511.57       9.39%       10,276       7.66         80.01% - 85.00%       1,189,017,582.86       3.64%       4,104       3.06         85.01% - 90.00%       646,550,949.91       1.98%       2,259       1.68         90.01% - 95.00%       174,188,074.55       0.53%       630       0.47         95.01% - 100.00%       55,477,105.60       0.17%       193       0.14         > 100.00%       26,149,738.31       0.08%       95       0.07         Total Current Loan To Value Ratio       32,708,891,812.68       100.00%       134,232       100.00		, , ,		,		
50.01% - 55.00%         2,655,426,157.25         8.12%         9,430         7.03           55.01% - 60.00%         2,976,190,712.04         9.10%         10,377         7.73           60.01% - 65.00%         3,147,549,966.56         9.62%         10,843         8.08           65.01% - 70.00%         3,419,357,834.31         10.45%         11,555         8.1           70.01% - 75.00%         3,314,043,058.26         10.13%         11,321         8.43           75.01% - 80.00%         3,072,603,511.57         9.39%         10,276         7.66           80.01% - 85.00%         1,189,017,582.86         3.64%         4,104         3.06           85.01% - 90.00%         646,550,949.91         1.98%         2,259         1.68           90.01% - 95.00%         174,188,074.55         0.53%         630         0.47           95.01% - 100.00%         55,477,105.60         0.17%         193         0.14           > 100.00%         26,149,738.31         0.08%         95         0.07           Total Current Loan To Value Ratio         32,708,891,812.68         100.00%         134,232         100.00%	, ,	12 032 337 121 46	36 79%	63 151	47.04%	
55.01% - 60.00%       2,976,190,712.04       9.10%       10,377       7.73         60.01% - 65.00%       3,147,549,966.56       9.62%       10,843       8.08         65.01% - 70.00%       3,419,357,834.31       10.45%       11,553       8.61         70.01% - 75.00%       3,314,043,058.26       10.13%       11,321       8.43         75.01% - 80.00%       3,072,603,511.57       9.39%       10,276       7.66         80.01% - 85.00%       1,189,017,582.86       3.64%       4,104       3.06         85.01% - 90.00%       646,550,949.91       1.98%       2,259       1.88         90.01% - 95.00%       174,188,074.55       0.53%       630       0.47         95.01% - 100.00%       55,477,105.60       0.17%       193       0.14         > 100.00%       26,149,738.31       0.08%       95       0.07         Total Current Loan To Value Ratio       32,708,891,812.68       100.00%       134,232       100.00					7.03%	
60.01% - 65.00%       3,147,549,966.56       9.62%       10,843       8.08         65.01% - 70.00%       3,419,357,834.31       10.45%       11,553       8.61         70.01% - 75.00%       3,314,043,058.26       10.13%       11,321       8.43         75.01% - 80.00%       3,072,603,511.57       9.39%       10,276       7.66         80.01% - 85.00%       1,189,017,582.86       3.64%       4,104       3.06         85.01% - 90.00%       646,550,949.91       1.98%       2,259       1.68         90.01% - 95.00%       174,188,074.55       0.53%       630       0.47         95.01% - 100.00%       55,477,105.60       0.17%       193       0.14         > 100.00%       26,149,738.31       0.08%       95       0.07         Total Current Loan To Value Ratio       32,708,891,812.68       100.00%       134,232       100.00				,	7.73%	
65.01% - 70.00%       3,419,357,834.31       10.45%       11,553       8.61         70.01% - 75.00%       3,314,043,058.26       10.13%       11,321       8.43         75.01% - 80.00%       3,072,603,511.57       9.39%       10,276       7.66         80.01% - 85.00%       1,189,017,582.86       3.64%       4,104       3.06         85.01% - 90.00%       646,550,949.91       1.98%       2,259       1.68         90.01% - 95.00%       174,188,074.55       0.53%       630       0.47         95.01% - 100.00%       55,477,105.60       0.17%       193       0.14         > 100.00%       26,149,738.31       0.08%       95       0.07         Total Current Loan To Value Ratio       32,708,891,812.68       100.00%       134,232       100.00						
70.01% - 75.00%     3,314,043,058.26     10.13%     11,321     8.43       75.01% - 80.00%     3,072,603,511.57     9.39%     10,276     7.66       80.01% - 85.00%     1,189,017,582.86     3.64%     4,104     3.06       85.01% - 90.00%     66,550,949.91     1.98%     2,259     1.68       90.01% - 95.00%     174,188,074.55     0.53%     630     0.47       95.01% - 100.00%     55,477,105.60     0.17%     193     0.14       > 100.00%     26,149,738.31     0.08%     95     0.07       Total Current Loan To Value Ratio     32,708,891,812.68     100.00%     134,232     100.00				,		
75.01% - 80.00% 3,072,603,511.57 9.39% 10,276 7.66 80.01% - 85.00% 1,189,017,582.86 3.64% 4,104 3.06 85.01% - 90.00% 646,550,949.91 1.98% 2,259 1.68 90.01% - 95.00% 174,188,074.55 0.53% 630 0.47 95.01% - 100.00% 55,477,105.60 0.17% 193 0.14 > 100.00% 26,149,738.31 0.08% 95 0.07 Total Current Loan To Value Ratio 32,708,891,812.68 100.00% 134,232 100.00				,		
80.01% - 85.00%       1,189,017,582.86       3.64%       4,104       3.06         85.01% - 90.00%       646,550,949.91       1.98%       2,259       1.68         90.01% - 95.00%       174,188,074.55       0.53%       630       0.47         95.01% - 100.00%       55,477,105.60       0.17%       193       0.14         > 100.00%       26,149,738.31       0.08%       95       0.07         Total Current Loan To Value Ratio       32,708,891,812.68       100.00%       134,232       100.00						
85.01% - 90.00%       646,550,949.91       1.98%       2,259       1.68         90.01% - 95.00%       174,188,074.55       0.53%       630       0.47         95.01% - 100.00%       55,477,105.60       0.17%       193       0.14         > 100.00%       26,149,738.31       0.08%       95       0.07         Total Current Loan To Value Ratio       32,708,891,812.68       100.00%       134,232       100.00				,		
90.01% - 95.00%       174,188,074.55       0.53%       630       0.47         95.01% - 100.00%       55,477,105.60       0.17%       193       0.14         > 100.00%       26,149,738.31       0.08%       95       0.07         Total Current Loan To Value Ratio       32,708,891,812.68       100.00%       134,232       100.00				,		
95.01% - 100.00%     55,477,105.60     0.17%     193     0.14       > 100.00%     26,149,738.31     0.08%     95     0.07       Total Current Loan To Value Ratio     32,708,891,812.68     100.00%     134,232     100.00						
> 100.00%         26,149,738.31         0.08%         95         0.07           Total Current Loan To Value Ratio         32,708,891,812.68         100.00%         134,232         100.00						
Total Current Loan To Value Ratio 32,708,891,812.68 100.00% 134,232 100.00						
, , , , ,						
		32,/08,891,812.68	100.00%	134,232	100.00%	



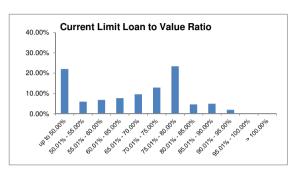


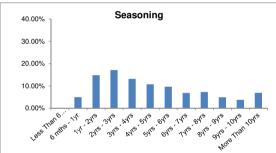


<sup>2</sup> Index used: Australian Property Monitor quarterly index

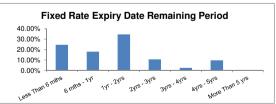


		Balance		Number of loans	
		AUD\$	%		%
	an To Value Ratio				
	up to 50.00%	7,213,410,302.10	22.04%	42,120	31.39%
	50.01% - 55.00%	1,953,530,455.84	5.97%	8,047	5.99%
	55.01% - 60.00%	2,242,684,785.35	6.86%	8,921	6.65%
	60.01% - 65.00%	2,510,687,938.94	7.68%	9,583	7.14%
	65.01% - 70.00%	3,126,698,184.22	9.56%	11,479	8.55%
	70.01% - 75.00%	4,223,404,995.00	12.91%	15,253	11.36%
	75.01% - 80.00%	7,645,113,965.66	23.37%	25,651	19.11%
	80.01% - 85.00%	1,523,025,031.66	4.66%	5,402	4.02%
	85.01% - 90.00%	1,618,396,888.10	4.95%	5,497	4.10%
	90.01% - 95.00%	646,088,804.66	1.98%	2,258	1.68%
	95.01% - 100.00%	5,015,907.71	0.02%	17	0.01%
	> 100.00%	834,553.44	0.00%	4	0.00%
	Total Available Loan To Value Ratio	32,708,891,812.68	100.00%	134,232	100.00%
Seasoning					
Couconing	Less Than 6 mths	0.00	0.00%	0	0.00%
	6 mths - 1yr	1,637,751,456.52	4.98%	5,656	4.21%
	1yr - 2yrs	4,833,218,564.87	14.78%	17,689	13.18%
	2yrs - 3yrs	5,593,173,301.68	17.10%	21,017	15.66%
	3yrs - 4yrs	4,309,554,664.66	13.18%	15,747	11.73%
	4yrs - 5yrs	3,499,370,677.19	10.70%	13,083	9.75%
	5yrs - 6yrs	3,145,058,110.40	9.62%	12,446	9.27%
	6yrs - 7yrs	2,233,602,680.37	6.83%	9,388	6.99%
	7yrs - 8yrs	2,367,642,082.58	7.24%	10,447	7.78%
	8yrs - 9yrs	1,601,166,791.56	4.90%	7,637	5.69%
	9yrs - 10yrs	1,223,144,995.14	3.74%	6,332	4.72%
	More Than 10yrs	2,265,208,487.71	6.93%	14,790	11.02%
	Total by Seasoning	32,708,891,812.68	100.00%	134,232	100.00%
	piry Date Remaining Period	000 100 501 00	10.040/	0.004	10.100/
	Less Than 6 mths	969,160,591.88	10.24%	3,301	10.12%
	6 mths - 1yr	650,302,356.64	6.88%	2,227	6.82%
	1yr - 2yrs	1,320,704,137.68	13.97%	4,519	13.84%
	2yrs - 3yrs	1,401,725,319.13	14.82%	4,871	14.92%
	3yrs - 4yrs	1,189,714,292.67	12.58%	4,210	12.90%
	4yrs - 5yrs	1,322,785,838.83	13.99%	4,560	13.97%
	More Than 5 yrs Total by Interest Only Remaining Term	2,602,749,979.78 9,457,142,516.61	27.52% 100.00%	8,955 32.643	27.43% 100.00%
;	Total by litterest Only Hemaning Term	9,437,142,310.01	100.00 /6	32,043	100.00 /8
	y Date Remaining Period				
	Less Than 6 mths	1,406,184,358.01	24.56%	5,217	24.33%
	6 mths - 1yr	1,029,496,281.90	17.99%	3,834	17.88%
	1yr - 2yrs	1,985,812,348.87	34.69%	7,363	34.34%
	2yrs - 3yrs	610,719,568.99	10.67%	2,462	11.48%
	3yrs - 4yrs	138,844,391.61	2.43%	576	2.69%
	4yrs - 5yrs	550,736,499.63	9.62%	1,973	9.20%
	More Than 5 yrs	2,397,139.22	0.04%	18	0.08%
	Total by Fixed Rate Expiry Remaining Period	5,724,190,588.23	100.00%	21,443	100.00%



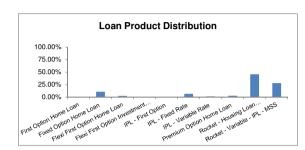




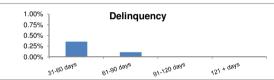




	Balance	Balance		Number of loans	
	AUD\$	%		%	
Loan Product Distribution					
First Option Home Loan	64,852,388.62	0.20%	641	0.48%	
Fixed Option Home Loan	3,532,031,212.73	10.80%	13,824	10.30%	
Flexi First Option Home Loan	860,459,749.15	2.63%	5,774	4.30%	
Flexi First Option Investment Loan	267,732,068.55	0.82%	1,503	1.12%	
IPL - First Option	17,271,944.33	0.05%	180	0.13%	
IPL - Fixed Rate	2,191,895,974.37	6.70%	7,617	5.67%	
IPL - Variable Rate	522,083,606.12	1.60%	2,980	2.22%	
Premium Option Home Loan	989,115,895.34	3.02%	7,568	5.64%	
Rocket - Housing Loan Variable - MSS	15,002,012,406.89	45.87%	59,573	44.39%	
Rocket - Variable - IPL - MSS	9,261,424,595.66	28.31%	34,571	25.75%	
Others	11,970.92	0.00%	1	0.00%	
Total by Loan Product Distribution	32,708,891,812.68	100.00%	134,232	100.00%	
Term to Maturity (Legal)					
Less Than 1 yr	326,484,717.69	1.00%	1,153	0.86%	
1yr - 5yrs	1,504,134,692.40	4.60%	5,867	4.37%	
5yrs - 10yrs	971,708,457.94	2.97%	4,586	3.42%	
More Than 10 yrs	29,906,563,944.65	91.43%	122,626	91.35%	
Total by Maturity	32,708,891,812.68	100.00%	134,232	100.00%	
Delinquencies Information					
31-60 days	118,131,843.97	0.36%	423	0.32%	
61-90 days	34,840,105.79	0.11%	123	0.09%	
91-120 days	208,482.48	0.00%	1	0.00%	
121 + days	0.00	0.00%	0	0.00%	
Total Delinquencies	153,180,432.24	0.47%	547	0.41%	
Prepayment Information (CPR)		%			









Covered Bond Programme (Australia) Monthly Investor Report as at 30 June 2015

## Bond Legal Maturity

iiity							
ISIN	Issue Date	Currency	Issue Amount (M)	FX Rate (FX/AUD)	Issue Amount AUD\$	Legal Maturity Date	Maturity Yrs
US96122WAA80	28/11/2011	USD	519,800,000.00	1.001803246	520,737,327.27	28/11/2016	1.42
US96122XAA63	28/11/2011	USD	480,200,000.00	1.001803246	481,065,918.73	28/11/2016	1.42
XS0735613373	8/02/2012	NOK	1,800,000,000.00	0.159984923	287,972,861.40	8/02/2022	6.61
XS0735794819	8/02/2012	NOK	1,000,000,000.00	0.161143734	161,143,734.00	8/02/2022	6.61
AU3CB0189322	6/02/2012	AUD	1,700,000,000.00	1.000000000	1,700,000,000.00	6/02/2017	1.61
AU3FN0014874	6/02/2012	AUD	1,900,000,000.00	1.000000000	1,900,000,000.00	6/02/2017	1.61
XS0747205101	15/02/2012	EUR	1,750,000,000.00	1.233030323	2,157,803,065.25	16/02/2016	0.63
XS0801654558	9/07/2012	EUR	1,000,000,000.00	1.232421875	1,232,421,875.00	9/07/2019	4.02
US96122WAB63	17/07/2012	USD	1,149,570,000.00	0.982318271	1,129,243,614.93	17/07/2015	0.05
US96122XAB47	17/07/2012	USD	350,430,000.00	0.982318271	344,233,791.75	17/07/2015	0.05
US96122WAC47	17/07/2012	USD	376,000,000.00	0.982318271	369,351,669.94	17/07/2015	0.05
US96122XAC20	17/07/2012	USD	124,000,000.00	0.982318271	121,807,465.62	17/07/2015	0.05
US96122WAD20	17/12/2012	USD	1,106,880,000.00	0.950570342	1,052,167,300.38	15/12/2017	2.46
US96122WAD03	17/12/2012	USD	893,120,000.00	0.950570342	848,973,384.03	15/12/2017	2.46
XS0886387868	8/02/2013	USD	100,000,000.00	0.958772771	95,877,277.09	8/02/2018	2.61
XS0918557124	17/04/2013	EUR	1,000,000,000.00	1.24658444	1,246,584,439.66	17/04/2020	4.80
US96122WAE03	30/05/2013	USD	930,700,000.00	1.034768212	963,058,774.83	30/05/2018	2.92
US96122XAE85	30/05/2013	USD	319,300,000.00	1.034768212	330,401,490.07	30/05/2018	2.92
AU3CB0216240	21/11/2013	AUD	1,125,000,000.00	1.000000000	1,125,000,000.00	21/11/2023	8.39
US96122WAF77	25/11/2013	USD	783,250,000.00	1.069404342	837,610,950.70	26/11/2018	3.41
US96122XAF50	25/11/2013	USD	716,750,000.00	1.069404342	766,495,561.97	26/11/2018	3.41
XS1038907132	27/02/2014	EUR	65,000,000.00	1.522000000	98,930,000.00	27/02/2019	3.66
XS1047122665	24/03/2014	EUR	1,000,000,000.00	1.543341083	1,543,341,083.00	24/03/2021	5.73
US96122XAG34	21/05/2014	USD	819,550,000.00	1.067349771	874,746,504.43	21/05/2019	3.89
US96122WAG50	21/05/2014	USD	930,450,000.00	1.067349771	993,115,593.98	21/05/2019	3.89
XS1167295804	14/01/2015	EUR	1,250,000,000.00	1.454691358	1,818,364,197.53	14/01/2022	6.54
US96122XAH17	3/03/2015	USD	520,150,000.00	1.278445410	664,983,380.21	3/03/2020	4.68
US96122WAH34	3/03/2015	USD	979,850,000.00	1.278445410	1,252,684,735.36	3/03/2020	4.68
AU3CB0230217	11/06/2015	AUD	50,000,000.00	1.000000000	50,000,000.00	4/06/2025	9.93
					24,968,115,997.13		3.37

	Balance		
	AUD\$	%	
Less Than 1 yr	4,122,439,607.49	16.51%	
1yr - 2yrs	4,601,803,246.00	18.43%	
2yr - 3yrs	3,290,478,226.40	13.18%	
3yr - 4yrs	3,570,898,611.08	14.30%	
4yr - 5yrs	4,396,674,430.23	17.61%	
5yr - 10yrs	4,985,821,875.93	19.97%	
More Than 10 yrs	0.00	0.00%	
Total by Maturity	24.968.115.997.13	100.00%	

